

Information to identify the case:			
Debtor 1	Michael Vernon Giannini		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court Western District of Virginia			
Case number: 11-60465			

Social Security number or ITIN **xxx-xx-0910**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Vernon Giannini

11/14/16

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Michael Vernon Giannini
Debtor

Case No. 11-60465-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6

User: matherlyl
Form ID: 3180W

Page 1 of 2
Total Noticed: 44

Date Rcvd: Nov 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2016.

db +Michael Vernon Giannini, 1411 Chesapeake St., Charlottesville, VA 22902-5431
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
cr +OCWEN LOAN SERVICING, LLC, 236 Clearfield Av., Ste. 215, Virginia Beach, VA 23462-1893
cr OneWest Bank FSB, P. O. Box 829009, Dallas, TX 75382-9009
cr +OneWest Bank, FSB, PO Box 2548, Leesburg, VA 20177-7754
cr +Seterus, Inc. as the authorized servicer for Fe, BWW Law Group LLC,
8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr +c/o Rosicki, Rosicki & Associates, P.C. Federal Na, 51 E Bethpage Road,
Plainview, NY 11803-4224
3433297 +Angela Wu, 110 Montpelier St., Charlottesville, VA 22903-2921
4253821 +BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229-4833
4033540 +Brock and Scott, 5121 Parkway Plaza Blvd, Ste 300, Charlotte, NC 28217-1965
3298159 +CITY OF CHARLOTTESVILLE, 605 E MAIN ST, CHARLOTTESVILLE VA 22902-5337
4126168 FEDERAL NATIONAL MORTGAGE ASSOC, FANNIE MAE, CREDITOR C/O SETERIS INC, P O BOX 1047,
HARTFORD CT 06143-1047
3309872 +ONEWEST BANK, FSB, c/o SHAPIRO AND BURSON,LLP, 236 CLEARFIELD AVENUE, SUITE 215,
VIRGINIA BEACH, VA 23462-1893
3875745 Ocwen Loan Servicing, LLC, Attn Bankruptcy Dept, P O Box 24605,
West Palm Beach FL 33416-4605
4155118 +Ocwen Loan Servicing, LLC, Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203,
Chesapeake, VA 23320-5174
3390657 +OneWest Bank, FSB, c/o Atlantic Law Group, LLC, PO Box 2548, Leesburg, VA 20177-7754
3433299 +Ryan Coleman, 1411 Chesapeake St., Charlottesville, VA 22902-5431
3298166 +SHAPIRO & BURSON, 236 CLEARFIELD AVENUE, SUITE 215, VIRGINIA BEACH VA 23462-1893
3298167 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT CO, 3957 WESTERRE PKWY STE 3,
RICHMOND VA 23233)
3298168 +UVA HEALTH SYSTEM, PATIENT FINANCIAL SVCS, PO BOX 800750, CHARLOTTESVILLE, VA 22908-0750
3433300 +William Ragland, 1411 Chesapeake St., Charlottesville, VA 22902-5431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Nov 14 2016 22:08:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr +EDI: PRA.COM Nov 14 2016 22:08:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
3298156 +EDI: AMEREXPR.COM Nov 14 2016 22:08:00 AMERICAN EXPRESS, PO BOX 297871,
FORT LAUDERDALE FL 33329-7871
3358176 EDI: BECKLEE.COM Nov 14 2016 22:08:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
3298157 +EDI: BANKAMER2.COM Nov 14 2016 22:08:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON DE 19850-7054
3306765 E-mail/Text: bankruptcy@bbandt.com Nov 14 2016 22:13:06 BB&T, P.O. Box 1847,
Wilson, NC 27894-1847
3298158 E-mail/Text: bankruptcy@bbandt.com Nov 14 2016 22:13:06 BB&T, PO BOX 2306,
WILSON NC 27894
3298162 +EDI: DISCOVER.COM Nov 14 2016 22:08:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
WILMINGTON DE 19850-5316
3298160 EDI: DISCOVER.COM Nov 14 2016 22:08:00 DISCOVER CARD, PO BOX15316,
WILMINGTON DE 19850-5316
3298161 EDI: DISCOVER.COM Nov 14 2016 22:08:00 DISCOVER FIN, PO BOX 15316,
WILMINGTON DE 19850
3298164 EDI: IRS.COM Nov 14 2016 22:08:00 Department of the Treasury, Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
3301795 EDI: DISCOVER.COM Nov 14 2016 22:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
3335395 +EDI: BANKAMER.COM Nov 14 2016 22:08:00 FIA Card Services, NA as successor in interest to,
Bank of America NA and MBNA America Bank, 1000 Samoset Drive, DE5-023-03-03,
Newark, DE 19713-6000
3298163 +EDI: RMSC.COM Nov 14 2016 22:08:00 GE MONEY BANK/SAMS CLUB, P O BOX 981400,
EL PASO TX 79998-1400
3388898 EDI: RMSC.COM Nov 14 2016 22:08:00 GE Money Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
3714985 EDI: AIS.COM Nov 14 2016 22:08:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
3298165 +E-mail/Text: EBN_Notifications@OWB.com Nov 14 2016 22:13:17 ONEWEST BANK,
6900 BEATRICE DR, KALAMAZOO MI 49009-9559
4033541 +Fax: 407-737-5634 Nov 14 2016 22:23:48 Ocwen Loan Servicing, LLC,
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
3390538 E-mail/Text: EBN_Notifications@OWB.com Nov 14 2016 22:13:17 OneWest Bank, FSB,
P O Box 4045, Kalamazoo, MI 49003-4045
3370753 EDI: PRA.COM Nov 14 2016 22:08:00 Portfolio Recovery Associates, LLC, P O Box 41067,
Norfolk, VA 23541

District/off: 0423-6

User: matherlyl
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

Date Rcvd: Nov 14, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3689502 EDI: RECOVERYCORP.COM Nov 14 2016 22:08:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
3689503 EDI: RECOVERYCORP.COM Nov 14 2016 22:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3349302 EDI: TFSR.COM Nov 14 2016 22:08:00 Toyota Motor Credit Corporation, PO BOX 8026,
Cedar Rapids, IA. 52408-8026

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3298155 MICHAEL VERNON GIANNINI
4042568 OneWest Bank, FSB
4150331 OneWest Bank, FSB
cr* +ONEWEST BANK, FSB, c/o SHAPIRO AND BURSON LLP, 236 CLEARFIELD AVENUE, SUITE 215,
VIRGINIA BEACH, VA 23462-1893
cr* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Fl 33131-1605
3433014* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
3427410* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 3, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2016 at the address(es) listed below:

Andrew D. Goldberg, Esq. on behalf of Creditor c/o Rosicki, Rosicki & Associates, P.C. Federal
National Mortgage Association Bkmail@rosicki.com
Andrew Todd Rich on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
bkvaecfupdates@bww-law.com
C. Lamar Garren, Esq on behalf of Debtor Michael Vernon Giannini clgarren@scottkroner.com
Cheran D. Cordell on behalf of Creditor ONEWEST BANK, FSB vabecf@logs.com, vabecf@logs.com
Devon Cipperly on behalf of Creditor OneWest Bank, FSB dcipperly@atlanticlawgrp.com,
rbailey@atlanticlawgrp.com
James R. Meizanis on behalf of Creditor OCWEN LOAN SERVICING, LLC vabecf@logs.com
Kathryn Ellen Smits on behalf of Creditor OneWest Bank FSB ksmits@atlanticlawgrp.com,
bburgess@atlanticlawgrp.com
Mary Christine Maggard on behalf of Creditor Federal National Mortgage Association
christine.maggard@brockandscott.com, vaecf@brockandscott.com;wbef@brockandscott.com
T. Jackson Stewart on behalf of Creditor OCWEN LOAN SERVICING, LLC
tj.stewart@brockandscott.com

TOTAL: 9